

**Law Office of Christina Fox**  
 1205 Hall Johnson  
 Colleyville, Texas 76034

Bar Number: 24067604  
 Phone: (817) 519-8404

**IN THE UNITED STATES BANKRUPTCY COURT  
 NORTHERN DISTRICT OF TEXAS  
 FORT WORTH DIVISION**

In re: <b>Angelo Arturo Candelas</b>	<b>xxx-xx-6924</b>	§	Case No:
1109 Springdale Rd.		§	Date: <b>7/31/2019</b>
Bedford, Texas 76021		§	Chapter 13
		§	
<b>Christi L Weiss-Candelas</b>	<b>xxx-xx-8277</b>		
1109 Springdale Rd.			
Bedford, Texas 76021			

Debtor(s)

**DEBTOR'S(S') CHAPTER 13 PLAN  
 (CONTAINING A MOTION FOR VALUATION)**

**DISCLOSURES**

- This *Plan* does not contain any *Nonstandard Provisions*.
- This *Plan* contains *Nonstandard Provisions* listed in Section III.
- This *Plan* does not limit the amount of a secured claim based on a valuation of the *Collateral* for the claim.
- This *Plan* does limit the amount of a secured claim based on a valuation of the *Collateral* for the claim.

This *Plan* does not avoid a security interest or lien.

Language in italicized type in this *Plan* shall be as defined in the "General Order 2017-01, Standing Order Concerning Chapter 13 Cases" and as it may be superseded or amended ("General Order"). All provisions of the General Order shall apply to this *Plan* as if fully set out herein.

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Plan Payment: **\$1,825.00**  
 Plan Term: **60 months**  
 Plan Base: **\$109,500.00**  
 Applicable Commitment Period: **60 months**

Value of Non-exempt property per § 1325(a)(4): **\$6.00**  
 Monthly Disposable Income per § 1325(b)(2): **\$0.00**  
 Monthly Disposable Income x ACP ("UCP"): **\$0.00**

Case No:

Debtor(s): **Angelo Arturo Candelas**  
**Christi L Weiss-Candelas****MOTION FOR VALUATION**

Pursuant to Bankruptcy Rule 3012, for purposes of 11 U.S.C. § 506(a) and § 1325(a)(5) and for purposes of determination of the amounts to be distributed to holders of secured claims who do not accept the *Plan*, Debtor(s) hereby move(s) the Court to value the *Collateral* described in Section I, Part E.(1) and Part F of the *Plan* at the lesser of the value set forth therein or any value claimed on the proof of claim. Any objection to valuation shall be filed at least seven (7) days prior to the date of the Trustee's pre-hearing conference regarding Confirmation or shall be deemed waived.

**SECTION I**  
**DEBTOR'S(S') CHAPTER 13 PLAN - SPECIFIC PROVISIONS**  
**FORM REVISED 7/1/17**

**A. PLAN PAYMENTS:**

*Debtor(s)* propose(s) to pay to the *Trustee* the sum of:

\$1,825.00 per month, months 1 to 60.

For a total of \$109,500.00 (estimated "Base Amount").

First payment is due \_\_\_\_\_.

The applicable commitment period ("ACP") is 60 months.

Monthly Disposable Income ("DI") calculated by *Debtor(s)* per § 1325(b)(2) is: \$0.00.

The Unsecured Creditors' Pool ("UCP"), which is DI x ACP, as estimated by the Debtor(s), shall be no less than:  
\$0.00.

*Debtor(s')* equity in non-exempt property, as estimated by *Debtor(s)* per § 1325(a)(4), shall be no less than:  
\$6.00.

**B. STATUTORY, ADMINISTRATIVE AND DSO CLAIMS:**

1. **CLERK'S FILING FEE:** Total filing fees paid through the *Plan*, if any, are \$0.00 and shall be paid in full prior to disbursements to any other creditor.
2. **STATUTORY TRUSTEE'S PERCENTAGE FEE(S) AND NOTICING FEES:** *Trustee's Percentage Fee(s)* and any noticing fees shall be paid first out of each receipt as provided in General Order 2017-01 (as it may be superseded or amended) and 28 U.S.C. § 586(e)(1) and (2).
3. **DOMESTIC SUPPORT OBLIGATIONS:** The *Debtor* is responsible for paying any Post-petition Domestic Support Obligation directly to the DSO claimant. Pre-petition Domestic Support Obligations per Schedule "E/F" shall be paid in the following monthly payments:

<u>DSO CLAIMANTS</u>	<u>SCHED. AMOUNT</u>	<u>%</u>	<u>TERM (APPROXIMATE) (MONTHS <u>  </u> TO <u>  </u>)</u>	<u>TREATMENT \$<u>  </u> PER MO.</u>
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- C. **ATTORNEY FEES:** To \_\_\_\_\_, total: \$1,500.00;  
\$1,500.00 Pre-petition; \_\_\_\_\_ disbursed by the *Trustee*.

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**D.(1) PRE-PETITION MORTGAGE ARREARAGE:**

MORTGAGEE	SCHED. ARR. AMT	DATE ARR. THROUGH	%	TERM (APPROXIMATE) (MONTHS __ TO __)	TREATMENT
Shellpoint Mortgage Servicing Home	\$1,651.00	7/31/2019	0.00%	Month(s) 1-59	Pro-Rata

**D.(2) CURRENT POST-PETITION MORTGAGE PAYMENTS DISBURSED BY THE TRUSTEE IN A CONDUIT CASE:**

MORTGAGEE	# OF PAYMENTS PAID BY TRUSTEE	CURRENT POST- PETITION MORTGAGE PAYMENT AMOUNT	FIRST CONDUIT PAYMENT DUE DATE (MM-DD-YY)
Shellpoint Mortgage Servicing Home	58 month(s)	\$782.00	10/01/2019

**D.(3) POST-PETITION MORTGAGE ARREARAGE:**

MORTGAGEE	TOTAL AMT.	DUE DATE(S) (MM-DD-YY)	%	TERM (APPROXIMATE) (MONTHS __ TO __)	TREATMENT
Shellpoint Mortgage Servicing Home	\$1,564.00	8/1/2019 9/1/2019	0.00%	Month(s) 1-59	Pro-Rata

**E.(1) SECURED CREDITORS - PAID BY THE TRUSTEE:**

A.

CREDITOR / COLLATERAL	SCHED. AMT.	VALUE	%	TERM (APPROXIMATE) (MONTHS __ TO __)	TREATMENT
					Per Mo.

B.

CREDITOR / COLLATERAL	SCHED. AMT.	VALUE	%	TREATMENT
				Pro-rata

Santander Consumer USA \$21,961.00 \$17,175.00 5.25% Pro-Rata  
2009 Mercedes E63 AMG (approx. 60,156)

To the extent the value amount in E.(1) is less than the scheduled amount in E.(1), the creditor may object. In the event a creditor objects to the treatment proposed in paragraph E.(1), the Debtor(s) retain(s) the right to surrender the Collateral to the creditor in satisfaction of the creditor's claim.

**E.(2) SECURED 1325(a)(9) CLAIMS PAID BY THE TRUSTEE - NO CRAM DOWN:**

A.

CREDITOR / COLLATERAL	SCHED. AMT.	%	TERM (APPROXIMATE) (MONTHS __ TO __)	TREATMENT
				Per Mo.

B.

CREDITOR / COLLATERAL	SCHED. AMT.	%	TREATMENT
			Pro-rata

Conn's HomePlus Computer	\$1,978.00	5.25%	Pro-Rata
Conns TV	\$382.00	5.25%	Pro-Rata
Discount Motors 2011 Honda Civic	\$12,877.24	5.25%	Pro-Rata
Harley Davidson Financial 2006 Harley Davidson Fat Boy (approx. 9,585 miles)	\$4,888.00	5.25%	Pro-Rata

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**Christi L Weiss-Candelas**

The valuation of *Collateral* set out in E.(1) and the interest rate to be paid on the above scheduled claims in E.(1) and E.(2) will be finally determined at confirmation. The allowed claim amount will be determined based on a timely filed proof of claim and the *Trustee's Recommendation Concerning Claims* ("TRCC") or by an order on an objection to claim.

Absent any objection to the treatment described in E.(1) or E.(2), the creditor(s) listed in E.(1) and E.(2) shall be deemed to have accepted the *Plan* per section 1325(a)(5)(A) of the Bankruptcy Code and to have waived its or their rights under section 1325(a)(5)(B) and (C) of the Bankruptcy Code.

**F. SECURED CREDITORS - COLLATERAL TO BE SURRENDERED:**

CREDITOR / COLLATERAL	SCHED. AMT.	VALUE	TREATMENT
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Upon confirmation, pursuant to 11 U.S.C. § 1322(b)(8), the surrender of the *Collateral* described herein will provide for the payment of all or part of a claim against the *Debtor(s)* in the amount of the value given herein.

The valuation of *Collateral* in F will be finally determined at confirmation. The allowed claim amount will be determined based on a timely filed proof of claim and the *Trustee's Recommendation Concerning Claims* ("TRCC") or by an order on an objection to claim.

The *Debtor(s)* request(s) that the automatic stay be terminated as to the surrendered *Collateral*. If there is no objection to the surrender, the automatic stay shall terminate and the *Trustee* shall cease disbursements on any secured claim which is secured by the *Surrendered Collateral*, without further order of the Court, on the 7th day after the date the *Plan* is filed. However, the stay shall not be terminated if the *Trustee* or affected secured lender files an objection in compliance with paragraph 8 of the General Order until such objection is resolved.

Nothing in this *Plan* shall be deemed to abrogate any applicable non-bankruptcy statutory or contractual rights of the *Debtor(s)*.

**G. SECURED CREDITORS - PAID DIRECT BY DEBTOR:**

CREDITOR	COLLATERAL	SCHED. AMT.
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**H. PRIORITY CREDITORS OTHER THAN DOMESTIC SUPPORT OBLIGATIONS:**

CREDITOR	SCHED. AMT.	TERM (APPROXIMATE) (MONTHS <u>  </u> TO <u>  </u> )	TREATMENT
<b>Internal Revenue Service</b>	<b>\$6,424.00</b>	<b>Month(s) 1-59</b>	<b>Pro-Rata</b>

## I. SPECIAL CLASS:

CREDITOR	SCHED. AMT.	TERM (APPROXIMATE) (MONTHS __ TO __)	TREATMENT
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## **JUSTIFICATION:**

**J. UNSECURED CREDITORS:**

CREDITOR	SCHED. AMT.	COMMENT
Affirm Inc	\$99.00	
Affirm Inc	\$0.00	
Affirm Inc	\$0.00	
AMCOL Systems, Inc.	\$365.00	
American Airlines FCU	\$243.00	
American Airlines FCU	\$0.00	
AmeriCredit/GM Financial	\$3,175.00	
AmeriCredit/GM Financial	\$0.00	
Amerimark Premier	\$46.29	

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Bridgecrest	\$0.00
Capital One	\$1,292.00
Capital One	\$682.00
Capital One Auto Finance	\$0.00
Consumer Portfolio Svc	\$9,486.00
Credit One Bank	\$0.00
Credit Systems International, Inc	\$139.00
DATCU Credit Union	\$0.00
DATCU Credit Union	\$0.00
Dept of Ed / Navient	\$3,928.00
Dept of Ed / Navient	\$3,394.00
Dept of Ed / Navient	\$2,526.00
Dept of Ed / Navient	\$1,643.00
Fingerhut	\$474.00
Fingerhut	\$0.00
Ginnys	\$49.46
K. Jordan	\$317.00
Kohls/Capital One	\$316.00
Kohls/Capital One	\$277.00
Lincoln Automotive Financial Services	\$0.00
LVNV Funding/Resurgent Capital	\$913.00
LVNV Funding/Resurgent Capital	\$474.00
Mason Easy Pay	\$259.59
Merrick Bank/CardWorks	\$1,073.00
Midwest Recovery Systems	\$539.00
Montgomery Wards	\$32.04
Mr. Cooper	\$0.00
National Credit Adjusters, LLC	\$2,469.00
National Credit Adjusters, LLC	\$167.00
Progressive Leasing	\$2,000.00
RISE Credit	\$949.00
RISE Credit	\$0.00
Santander Consumer USA	\$4,786.00 Unsecured portion of the secured debt (Bifurcated)
Snap Finance	\$500.00
Stoneberry	\$399.86
Synchrony Bank/Care Credit	\$1,313.00
Synchrony Bank/Care Credit	\$0.00
US Dept of Education	\$0.00
Van Ru Credit Corp	\$103.00
Wells Fargo Dealer Services	\$0.00
Wells Fargo Dealer Services	\$5,835.00
TOTAL SCHEDULED UNSECURED:	<b>\$50,264.24</b>

The Debtor's(s') estimated (but not guaranteed) payout to unsecured creditors based on the scheduled amount is 2%.

General unsecured claims will not receive any payment until after the order approving the TRCC becomes final.

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**Christi L Weiss-Candelas**

**K. EXECUTORY CONTRACTS AND UNEXPIRED LEASES:**

§ 365 PARTY	ASSUME/REJECT	CURE AMOUNT	TERM (APPROXIMATE) (MONTHS ___ TO ___)	TREATMENT

**SECTION II**  
**DEBTOR'S(S') CHAPTER 13 PLAN - GENERAL PROVISIONS**  
**FORM REVISED 7/1/17**

**A. SUBMISSION OF DISPOSABLE INCOME:**

*Debtor(s)* hereby submit(s) future earnings or other future income to the *Trustee* to pay the *Base Amount*.

**B. ADMINISTRATIVE EXPENSES, DSO CLAIMS & PAYMENT OF TRUSTEE'S STATUTORY PERCENTAGE FEE(S) AND NOTICING FEES:**

The Statutory Percentage Fees of the *Trustee* shall be paid in full pursuant to 11 U.S.C. §§ 105(a), 1326(b)(2), and 28 U.S.C. § 586(e)(1)(B). The *Trustee* is authorized to charge and collect Noticing Fees as indicated in Section I, Part "B" hereof.

**C. ATTORNEY FEES:**

*Debtor's(s')* Attorney Fees totaling the amount indicated in Section I, Part C, shall be disbursed by the *Trustee* in the amount shown as "Disbursed By The Trustee" pursuant to this *Plan* and the **Debtor's(s')** Authorization for Adequate Protection Disbursements ("AAPD"), if filed.

**D.(1) PRE-PETITION MORTGAGE ARREARAGE:**

The Pre-Petition Mortgage Arrearage shall be paid by the *Trustee* in the allowed pre-petition arrearage amount and at the rate of interest indicated in Section I, Part D.(1). To the extent interest is provided, it will be calculated from the date of the Petition. The principal balance owing upon confirmation of the *Plan* on the allowed pre-petition Mortgage Arrearage amount shall be reduced by the total adequate protection less any interest (if applicable) paid to the creditor by the *Trustee*. Such creditors shall retain their liens.

**D.(2) CURRENT POST-PETITION MORTGAGE PAYMENTS DISBURSED BY TRUSTEE IN A CONDUIT CASE:**

*Current Post-Petition Mortgage Payment(s)* shall be paid by the *Trustee* as indicated in Section I, Part D.(2), or as otherwise provided in the General Order.

The *Current Post-Petition Mortgage Payment(s)* indicated in Section I, Part D.(2) reflects what the *Debtor(s)* believe(s) is/are the periodic payment amounts owed to the *Mortgage Lender* as of the date of the filing of this *Plan*. Adjustment of the *Plan Payment* and *Base Amount* shall be calculated as set out in the General Order, paragraph 15(c)(3).

Payments received by the *Trustee* for payment of the *Debtor's Current Post-Petition Mortgage Payment(s)* shall be deemed adequate protection to the creditor.

Upon completion of the *Plan*, *Debtor(s)* shall resume making the *Current Post-Petition Mortgage Payments* required by their contract on the due date following the date specified in the *Trustee's* records as the date through which the *Trustee* made the last *Current Post-Petition Mortgage Payment*.

Unless otherwise ordered by the Court, and subject to Bankruptcy Rule 3002.1(f)-(h), if a *Conduit Debtor* is current on his/her *Plan Payments* or the payment(s) due pursuant to any wage directive, the *Mortgage Lender* shall be deemed current post-petition.

**D.(3) POST-PETITION MORTGAGE ARREARAGE:**

The *Post-Petition Mortgage Arrearage* shall be paid by the *Trustee* in the allowed amount and at the rate of interest indicated in Section I, Part D.(3). To the extent interest is provided, it will be calculated from the date of the Petition.

*Mortgage Lenders* shall retain their liens.

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**Christi L Weiss-Candelas****E.(1) SECURED CLAIMS TO BE PAID BY TRUSTEE:**

The claims listed in Section I, Part E.(1) shall be paid by the *Trustee* as secured to the extent of the lesser of the allowed claim amount (per a timely filed Proof of Claim not objected to by a party in interest) or the value of the *Collateral* as stated in the *Plan*. Any amount claimed in excess of the value shall automatically be split and treated as unsecured as indicated in Section I, Part H or J, per 11 U.S.C. § 506(a). Such creditors shall retain their liens on the *Collateral* described in Section I, Part E.(1) as set out in 11 U.S.C. § 1325(a)(5)(B)(I) and shall receive interest at the rate indicated from the date of confirmation or, if the value shown is greater than the allowed claim amount, from the date of the Petition, up to the amount by which the claim is over-secured. The principal balance owing upon confirmation of the *Plan* on the allowed secured claim shall be reduced by the total of adequate protection payments less any interest (if applicable) paid to the creditor by the *Trustee*.

**E.(2) SECURED 1325(a)(9) CLAIMS TO BE PAID BY THE TRUSTEE--NO CRAM DOWN:**

Claims in Section I, Part E.(2) are either debts incurred within 910 days of the *Petition Date* secured by a purchase money security interest in a motor vehicle acquired for the personal use of the *Debtor(s)* or debts incurred within one year of the *Petition Date* secured by any other thing of value.

The claims listed in Section I, Part E.(2) shall be paid by the *Trustee* as fully secured to the extent of the allowed amount (per a timely filed Proof of Claim not objected to by a party in interest). Such creditors shall retain their liens on the *Collateral* described in Section I, Part E.(2) until the earlier of the payment of the underlying debt determined under non-bankruptcy law or a discharge under § 1328 and shall receive interest at the rate indicated from the date of confirmation. The principal balance owing upon confirmation of the *Plan* on the allowed secured claim shall be reduced by the total of adequate protection payments paid to the creditor by the *Trustee*.

To the extent a secured claim not provided for in Section I, Part D, E.(1) or E.(2) is allowed by the Court, *Debtor(s)* will pay the claim direct per the contract or statute.

Each secured claim shall constitute a separate class.

**F. SATISFACTION OF CLAIM BY SURRENDER OF COLLATERAL:**

The claims listed in Section I, Part F shall be satisfied as secured to the extent of the value of the *Collateral*, as stated in the *Plan*, by surrender of the *Collateral* by the *Debtor(s)* on or before confirmation. Any amount claimed in excess of the value of the *Collateral*, to the extent it is allowed, shall be automatically split and treated as indicated in Section I, Part H or J, per 11 U.S.C. § 506(a).

Each secured claim shall constitute a separate class.

**G. DIRECT PAYMENTS BY DEBTOR(S):**

Payments on all secured claims listed in Section I, Part G shall be disbursed by the *Debtor(s)* to the claimant in accordance with the terms of their agreement or any applicable statute, unless otherwise provided in Section III, "Nonstandard Provisions."

No direct payment to the IRS from future income or earnings in accordance with 11 U.S.C. § 1322(a)(1) will be permitted.

Each secured claim shall constitute a separate class.

**H. PRIORITY CLAIMS OTHER THAN DOMESTIC SUPPORT OBLIGATIONS:**

Failure to object to confirmation of this *Plan* shall not be deemed acceptance of the "SCHED. AMT." shown in Section I, Part H. The claims listed in Section I, Part H shall be paid their allowed amount by the *Trustee*, in full, pro-rata, as priority claims, without interest.

**I. CLASSIFIED UNSECURED CLAIMS:**

Classified unsecured claims shall be treated as allowed by the Court.

**J. GENERAL UNSECURED CLAIMS TIMELY FILED:**

All other allowed claims not otherwise provided for herein shall be designated general unsecured claims.

**K. EXECUTORY CONTRACTS AND UNEXPIRED LEASES:**

As provided in § 1322(b)(7) of the Bankruptcy Code, the *Debtor(s)* assume(s) or reject(s) the executory contracts or unexpired leases with parties as indicated in Section I, Part K.

Assumed lease and executory contract arrearage amounts shall be disbursed by the *Trustee* as indicated in Section I, Part K.

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**Christi L Weiss-Candelas****L. CLAIMS TO BE PAID:**

"TERM (APPROXIMATE)" as used in this *Plan* states the estimated number of months from the *Petition Date* required to fully pay the allowed claim. If adequate protection payments have been authorized and made, they will be applied to principal as to both under-secured and fully secured claims and allocated between interest and principal as to over-secured claims. Payment pursuant to this *Plan* will only be made on statutory, secured, administrative, priority and unsecured claims that are allowed or, pre-confirmation, that the *Debtor(s)* has/have authorized in a filed Authorization for Adequate Protection Disbursements.

**M. ADDITIONAL PLAN PROVISIONS:**

Any additional *Plan* provisions shall be set out in Section III, "Nonstandard Provisions."

**N. POST-PETITION NON-ESCROWED AD VALOREM (PROPERTY) TAXES AND INSURANCE:**

Whether the *Debtor* is a *Conduit Debtor* or not, if the regular payment made by the *Debtor* to a *Mortgage Lender* or any other lienholder secured by real property does not include an escrow for the payment of ad valorem (property) taxes or insurance, the *Debtor* is responsible for the timely payment of post-petition taxes directly to the tax assessor and is responsible for maintaining property insurance as required by the mortgage security agreement, paying all premiums as they become due directly to the insurer. If the *Debtor* fails to make these payments, the mortgage holder may, but is not required to, pay the taxes and/or the insurance. If the mortgage holder pays the taxes and/or insurance, the mortgage holder may file, as appropriate, a motion for reimbursement of the amount paid as an administrative claim or a *Notice of Payment Change by Mortgage Lender* or a *Notice of Fees, Expenses, and Charges*.

**O. CLAIMS NOT FILED:**

A claim not filed with the Court will not be paid by the *Trustee* post-confirmation regardless of its treatment in Section I or on the AAPD.

**P. CLAIMS FOR PRE-PETITION NON-PECUNIARY PENALTIES, FINES, FORFEITURES, MULTIPLE, EXEMPLARY OR PUNITIVE DAMAGES:**

Any unsecured claim for a non-pecuniary penalty, fine, or forfeiture, or for multiple, exemplary or punitive damages, expressly including an IRS penalty to the date of the petition on unsecured and/or priority claims, shall be paid only a pro-rata share of any funds remaining after all other unsecured claims, including late filed claims, have been paid in full.

**Q. CLAIMS FOR POST-PETITION PENALTIES AND INTEREST:**

No interest, penalty, or additional charge shall be allowed on any pre-petition claims subsequent to the filing of the petition, unless expressly provided herein.

**R. BUSINESS CASE OPERATING REPORTS:**

Upon the filing of the *Trustee's* 11 U.S.C. § 1302(c) Business Case Report, business *Debtors* are no longer required to file operating reports with the *Trustee*, unless the *Trustee* requests otherwise. The filing of the *Trustee's* 11 U.S.C. § 1302(c) Business Case Report shall terminate the *Trustee's* duties but not the *Trustee's* right to investigate or monitor the *Debtor's(s')* business affairs, assets or liabilities.

**S. NO TRUSTEE'S LIABILITY FOR DEBTOR'S POST-CONFIRMATION OPERATION AND BAR DATE FOR CLAIMS FOR PRE-CONFIRMATION OPERATIONS:**

The *Trustee* shall not be liable for any claim arising from the post-confirmation operation of the *Debtor's(s')* business. Any claims against the *Trustee* arising from the pre-confirmation operation of the *Debtor's(s')* business must be filed with the Bankruptcy Court within sixty (60) days after entry by the Bankruptcy Court of the Order of Confirmation or be barred.

**T. DISPOSAL OF DEBTOR'S NON-EXEMPT PROPERTY; RE-VESTING OF PROPERTY; NON-LIABILITY OF TRUSTEE FOR PROPERTY IN POSSESSION OF DEBTOR WHERE DEBTOR HAS EXCLUSIVE RIGHT TO USE, SELL, OR LEASE IT; AND TRUSTEE PAYMENTS UPON POST CONFIRMATION CONVERSION OR DISMISSAL:**

*Debtor(s)* shall not dispose of or encumber any non-exempt property or release or settle any lawsuit or claim by *Debtor(s)*, prior to discharge, without consent of the *Trustee* or order of the Court after notice to the *Trustee* and all creditors.

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Property of the estate shall not vest in the *Debtor* until such time as a discharge is granted or the Case is dismissed or closed without discharge. Vesting shall be subject to all liens and encumbrances in existence when the Case was filed and all valid post-petition liens, except those liens avoided by court order or extinguished by operation of law. In the event the Case is converted to a case under chapter 7, 11, or 12 of the Bankruptcy Code, the property of the estate shall vest in accordance with applicable law. After confirmation of the *Plan*, the *Trustee* shall have no further authority, fiduciary duty or liability regarding the use, sale, insurance of or refinance of property of the estate except to respond to any motion for the proposed use, sale, or refinance of such property as required by the applicable laws and/or rules. Prior to any discharge or dismissal, the *Debtor(s)* must seek approval of the court to purchase, sell, or refinance real property.

Upon dismissal of the Case post confirmation, the *Trustee* shall disburse all funds on hand in accordance with this *Plan*. Upon conversion of the Case, any balance on hand will be disbursed by the *Trustee* in accordance with applicable law.

#### **U. ORDER OF PAYMENT:**

Unless otherwise ordered by the court, all claims and other disbursements made by the Chapter 13 *Trustee* after the entry of an order confirming the Chapter 13 Plan, whether pursuant to this *Plan* or a modification thereof, will be paid in the order set out below, to the extent a creditor's claim is allowed or the disbursement is otherwise authorized. Each numbered paragraph below is a level of payment. All disbursements which are in a specified monthly amount are referred to as "per mo." At the time of any disbursement, if there are insufficient funds on hand to pay any per mo payment in full, claimant(s) with a higher level of payment shall be paid any unpaid balance owed on a per mo payment plus the current per mo payment owed to that same claimant, in full, before any disbursement to a claimant with a lower level of payment. If multiple claimants are scheduled to receive per mo payments within the same level of payment and there are insufficient funds to make those payments in full, available funds will be disbursed to the claimants within that level on a pro-rata basis. Claimants with a higher level of payment which are designated as receiving pro-rata payments shall be paid, in full, before any disbursements are made to any claimant with a lower level of payment.

1st -- Clerk's Filing Fee and Trustee's Percentage Fee(s) and Noticing Fees in B.(1) and B.(2) and per statutory provisions will be paid in full.

2nd -- Current Post-Petition Mortgage Payments (Conduit) in D.(2) and as adjusted according to the General Order, which must be designated to be paid per mo.

3rd -- Creditors listed in E.(1)(A) and E.(2)(A), which must be designated to be paid per mo, and Domestic Support Obligations ("DSO") in B.(3), which must be designated to be paid per mo.

4th -- Attorney Fees in C, which must be designated to be paid pro-rata.

5th -- Post-Petition Mortgage Arrearage as set out in D.(3), if designated to be paid per mo.

6th -- Post-Petition Mortgage Arrearage as set out in D.(3), if designated to be paid pro-rata.

7th -- Arrearages owed on Executory Contracts and Unexpired Leases in K, which must be designated to be paid per mo.

8th -- Any Creditors listed in D.(1), if designated to be paid per mo.

9th -- Any Creditors listed in D.(1), if designated to be paid pro-rata and/or Creditors listed in E.(1)(B) or E.(2)(B), which must be designated to be paid pro-rata.

10th -- All amounts allowed pursuant to a *Notice of Fees, Expenses and Charges*, which will be paid pro-rata.

11th -- Priority Creditors Other than Domestic Support Obligations ("Priority Creditors") in H, which must be designated to be paid pro-rata.

12th -- Special Class in I, which must be designated to be paid per mo.

13th -- Unsecured Creditors in J, other than late filed or penalty claims, which must be designated to be paid pro-rata.

14th -- Late filed claims by Secured Creditors in D.(1), D.(2), D.(3), E.(1) and E.(2), which must be designated to be paid pro-rata, unless other treatment is authorized by the Court.

15th -- Late filed claims for DSO or filed by Priority Creditors in B.(3) and H, which must be designated to be paid pro-rata.

Case No:

Debtor(s): **Angelo Arturo Candelas**  
**Christi L Weiss-Candelas**

---

16th -- Late filed claims by Unsecured Creditors in J, which must be designated to be paid pro-rata.

17th -- Unsecured claims for a non-pecuniary penalty, fine, or forfeiture, or for multiple, exemplary or punitive damages, expressly including an IRS penalty to the date of the petition on unsecured and/or priority claims. These claims must be designated to be paid pro-rata.

**V. POST-PETITION CLAIMS:**

Claims filed under § 1305 of the Bankruptcy Code shall be paid as allowed. To the extent necessary, Debtor(s) will modify this *Plan*.

**W. TRUSTEE'S RECOMMENDATION CONCERNING CLAIMS ("TRCC") PROCEDURE:**

See the provisions of the General Order regarding this procedure.

Case No:

Debtor(s): **Angelo Arturo Candelas**  
**Christi L Weiss-Candelas**

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**SECTION III**  
**NONSTANDARD PROVISIONS**

The following nonstandard provisions, if any, constitute terms of this *Plan*. Any nonstandard provision placed elsewhere in the *Plan* is void.

**None.**

I, the undersigned, hereby certify that the *Plan* contains no nonstandard provisions other than those set out in this final paragraph.

**/s/ Christina Fox**

Christina Fox, Debtor's(s') Attorney

Debtor (if unrepresented by an attorney)

---

Debtor's(s') Chapter 13 Plan (Containing a Motion for Valuation) is respectfully submitted.

**/s/ Christina Fox**

Christina Fox, Debtor's(s') Counsel

**24067604**

State Bar Number

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Case No:

Debtor(s): **Angelo Arturo Candelas**  
**Christi L Weiss-Candelas****CERTIFICATE OF SERVICE**

I, the undersigned, hereby certify that the foregoing Debtor's(s') Chapter 13 Plan (Containing a Motion for Valuation) was served on the following entities either by Electronic Service or by First Class Mail, Postage Pre-paid on the 31st day of July, 2019:

(List each party served, specifying the name and address of each party)

Dated: July 31, 2019/s/ Christina Fox

Christina Fox, Debtor's(s') Counsel

Affirm Inc xxxx3AH6 Affirm Incorporated PO Box 720 San Francisco, CA 94104	AmeriCredit/GM Financial xxxxx9181 Attn: Bankruptcy PO Box 183853 Arlington, TX 76096	Capital One xxxxxxxxxxxx3750 Attn: Bankruptcy PO Box 30285 Salt Lake City, UT 84130
Affirm Inc xxxxBO2K Affirm Incorporated PO Box 720 San Francisco, CA 94104	AmeriCredit/GM Financial xxxxx5635 Attn: Bankruptcy PO Box 183853 Arlington, TX 76096	Capital One Auto Finance xxxxxxxxxxxxxx1001 Attn: Bankruptcy PO Box 30285 Salt Lake City, UT 84130
Affirm Inc xxxxX98P Affirm Incorporated PO Box 720 San Francisco, CA 94104	Amerimark Premier xxxxxxxxxxxx65-04 PO Box 2845 Monroe, WI 53566-8045	Conn's HomePlus xxxxxxxxxxxxxxxxxx0517 Attn: Bankruptcy Dept 3295 College Street Beaumont, TX 77701-4611
AMCOL Systems, Inc. xxxx6759 Attn: Bankruptcy PO Box 21625 Columbia, SC 29221	Angelo Arturo Candelas 1109 Springdale Rd. Bedford, Texas 76021	Conns xxxxx6333 Attn: Bankruptcy Department 3295 College Street Beaumont, Texas 77701-4611
American Airlines FCU xxxxxxxxxx0010 Attn: Bankruptcy POB 619001 MD 2100 DFW Airport, TX 75261	Bridgecrest xxxxxxxx1201 7300 East Hampton Avenue Suite 100 Mesa, AZ 85209	Consumer Portfolio Svc xxxxxxxx4435 Attn: Bankruptcy PO Box 57071 Irvine, CA 92619
American Airlines FCU xxxxxxxxxx0007 Attn: Bankruptcy POB 619001 MD 2100 DFW Airport, TX 75261	Capital One xxxxxxxxxxxx5252 Attn: Bankruptcy PO Box 30285 Salt Lake City, UT 84130	Credit One Bank xxxxxxxxxxxx0882 ATTN: Bankruptcy Department PO Box 98873 Las Vegas, NV 89193

Case No:

Debtor(s): **Angelo Arturo Candelas**  
**Christi L Weiss-Candelas**

Credit Systems International, Inc xxxxx9769 Attn: Bankruptcy PO Box 1088 Arlington, TX 76004	Fingerhut xxxxxxxxxxxx6552 Attn: Bankruptcy PO Box 1250 Saint Cloud, MN 56395	LVNV Funding/Resurgent Capital xxxxxxxxxxxx0882 Attn: Bankruptcy PO Box 10497 Greenville, SC 29603
DATCU Credit Union xxxxxx0002 Attn: Bankrutcyc PO Box 827 Denton, TX 76202	Ginnys xxxxxxxx0630 1112 7th Avenue Monroe, WI 53566-1364	LVNV Funding/Resurgent Capital xxxxxxxxxxxx9967 Attn: Bankruptcy PO Box 10497 Greenville, SC 29603
DATCU Credit Union xxxxxx0001 Attn: Bankrutpcy PO Box 827 Denton, TX 76202	Harley Davidson Financial xxxxxxxxxx1312 Attn: Bankruptcy PO Box 22048 Carson City, NV 89721	Mason Easy Pay xxxxxxx76-02 PO Box 2808 Monroe, WI 53566-8008
Dept of Ed / Navient xxxxxxxxxxxxxxxxxx0820 Attn: Claims Dept PO Box 9635 Wilkes Barr, PA 18773	Internal Revenue Service xxx-xx-6924 PO Box 7346 Philadelphia, PA 19101-7346	Merrick Bank/CardWorks xxxxxxxxxxxx6396 Attn: Bankruptcy PO Box 9201 Old Bethpage, NY 11804
Dept of Ed / Navient xxxxxxxxxxxxxxxxxx0105 Attn: Claims Dept PO Box 9635 Wilkes Barr, PA 18773	K. Jordan 913 1st Avenue Chippewa Falls, WI 54729	Midwest Recovery Systems xxxxxxxxxxxx2196 Attn: Bankruptcy PO Box 899 Florissant, MO 63032
Dept of Ed / Navient xxxxxxxxxxxxxxxxxx0823 Attn: Claims Dept PO Box 9635 Wilkes Barr, PA 18773	Kohls/Capital One xxxxxxxxxxxx0069 Attn: Bankruptcy PO Box 30285 Salt Lake City, UT 84130	Montgomery Wards xxxxxxxxxx2290 1112 7th Avenue Monroe, WI 53566-1364
Discount Motors 5801 E Belknap St Fort Worth, TX 76117	Kohls/Capital One xxxxxxxxxxxx5795 Attn: Bankruptcy PO Box 30285 Salt Lake City, UT 84130	Mr. Cooper xxxxxxxx9003 Attn: Bankruptcy PO Box 619098 Dallas, TX 75261
Fingerhut xxxxxxxxxxxx4109 Attn: Bankruptcy PO Box 1250 Saint Cloud, MN 56395	Lincoln Automotive Financial Services xxxx8575 Attn: Bankruptcy PO Box 542000 Omaha, NE 68154	National Credit Adjusters, LLC xxxx7914 327 West 4th Avenue PO Box 3023 Hutchinson, KS 67504

Case No:

Debtor(s): **Angelo Arturo Candelas**  
**Christi L Weiss-Candelas**

National Credit Adjusters, LLC  
x5468  
327 West 4th Avenue  
PO Box 3023  
Hutchinson, KS 67504

Synchrony Bank/Care Credit  
xxxxxxxxxxxx6538  
Attn: Bankruptcy Dept  
PO Box 965060  
Orlando, FL 32896

Progressive Leasing  
xxxx0860  
256 West Data Drive  
Draper, UT 84020

Synchrony Bank/Care Credit  
xxxxxxxxxxxx4897  
Attn: Bankruptcy Dept  
PO Box 965060  
Orlando, FL 32896

RISE Credit  
xxxx2257  
Attn: Bankruptcy  
PO Box 101808  
Fort Worth, TX 76185

US Dept of Education  
xxxxxxxxxx1786  
Attn: Bankruptcy  
PO Box 16448  
Saint Paul, MN 55116

RISE Credit  
xxxx5397  
Attn: Bankruptcy  
PO Box 101808  
Fort Worth, TX 76185

Van Ru Credit Corp  
xxxx9583  
PO Box 30296  
Chicago, IL 60630

Santander Consumer USA  
xxxxxxxxxxxxx1000  
Attn: Bankruptcy  
PO Box 961245  
Fort Worth, TX 76161

Wells Fargo Dealer Services  
xxxxxxxx2488  
Attn: Bankruptcy  
PO Box 19657  
Irvine, CA 92623

Shellpoint Mortgage Servicing  
xxxxx0417  
Attn: Bankruptcy  
PO Box 10826  
Greenville, SC 29603

Wells Fargo Dealer Services  
xxxxxxxx4385  
Attn: Bankruptcy  
PO Box 19657  
Irvine, CA 92623

Snap Finance  
1193 W 2400 S  
West Valley City, UT 84119

Stoneberry  
xxxxxx129-2  
PO Box 2820  
Monroe, WI 53566-8020

**Law Office of Christina Fox**  
 1205 Hall Johnson  
 Colleyville, Texas 76034

Bar Number: **24067604**  
 Phone: **(817) 519-8404**

**IN THE UNITED STATES BANKRUPTCY COURT  
 NORTHERN DISTRICT OF TEXAS  
 FORT WORTH DIVISION**

Revised 10/1/2016

IN RE: **Angelo Arturo Candelas**      **xxx-xx-6924**      §      CASE NO:  
 1109 Springdale Rd.  
 Bedford, Texas 76021  
 §  
 §  
 §  
 §

**Christi L Weiss-Candelas**      **xxx-xx-8277**  
 1109 Springdale Rd.  
 Bedford, Texas 76021

Debtor(s)

**AUTHORIZATION FOR ADEQUATE PROTECTION DISBURSEMENTS**      DATED: 7/31/2019

The undersigned Debtor(s) hereby request that payments received by the Trustee prior to confirmation be disbursed as indicated below:

Periodic Payment Amount	<b>\$1,825.00</b>	
Disbursements	First (1)	Second (2) (Other)
Account Balance Reserve	\$5.00	\$5.00 carried forward
Trustee Percentage Fee	\$182.00	\$182.50
Filing Fee	\$0.00	\$0.00
Noticing Fee	\$60.90	\$0.00
<b>Subtotal Expenses/Fees</b>	<b>\$247.90</b>	<b>\$182.50</b>
Available for payment of Adequate Protection, Attorney Fees and Current Post-Petition Mortgage Payments:	<b>\$1,577.10</b>	<b>\$1,642.50</b>

**CREDITORS SECURED BY VEHICLES (CAR CREDITORS):**

Name	Collateral	Scheduled Amount	Value of Collateral	Adequate Protection Percentage	Adequate Protection Payment Amount
Discount Motors	2011 Honda Civic	\$12,877.24	\$7,200.00	1.25%	\$90.00
Harley Davidson Financial	2006 Harley Davidson Fat Boy (ap	\$4,888.00	\$6,170.00	1.25%	\$77.13
Santander Consumer USA	2009 Mercedes E63 AMG (approx.	\$21,961.00	\$17,175.00	1.25%	\$214.69

Total Adequate Protection Payments for Creditors Secured by Vehicles:      **\$381.82**

**CURRENT POST-PETITION MORTGAGE PAYMENTS (CONDUIT):**

Name	Collateral	Start Date	Scheduled Amount	Value of Collateral	Payment Amount
Shellpoint Mortgage Servicing	Home	10/01/2019	\$83,691.00	\$185,000.00	\$782.00

Payments for Current Post-Petition Mortgage Payments (Conduit):      **\$782.00**

Case No:

Debtor(s): Angelo Arturo Candelas  
 Christi L Weiss-Candelas

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**CREDITORS SECURED BY COLLATERAL OTHER THAN A VEHICLE:**

Name	Collateral	Scheduled Amount	Value of Collateral	Adequate Protection Percentage	Adequate Protection Payment Amount
Conn's HomePlus	Computer	\$1,978.00	\$200.00	1.25%	\$2.50
Conns	TV	\$382.00	\$100.00	1.25%	\$1.25
Total Adequate Protection Payments for Creditors Secured by Collateral other than a vehicle:					<b>\$3.75</b>

**TOTAL PRE-CONFIRMATION PAYMENTS****First Month Disbursement (after payment of Clerk's Filing Fee, any Noticing Fee, Chapter 13 Trustee Percentage Fee, and retention of the Account Balance Reserve):**

Current Post-Petition Mortgage Payments (Conduit payments), per mo:	<b>\$0.00</b>
Adequate Protection to Creditors Secured by Vehicles ("Car Creditor"), per mo:	<b>\$381.82</b>
Debtor's Attorney, per mo:	<b>\$0.00</b>
Adequate Protection to Creditors Secured by other than a Vehicle, per mo:	<b>\$3.75</b>

**Disbursements starting month 2 (after payment of Clerk's Filing Fee, any Noticing Fee, Chapter 13 Trustee Percentage Fee, and retention of the Account Balance Reserve):**

Current Post-Petition Mortgage Payments (Conduit payments), per mo:	<b>\$782.00</b>
Adequate Protection to Creditors Secured by Vehicles ("Car Creditor"), per mo:	<b>\$381.82</b>
Debtor's Attorney, per mo:	<b>\$0.00</b>
Adequate Protection to Creditors Secured by other than a Vehicle, per mo:	<b>\$3.75</b>

**Order of Payment:**

Unless otherwise ordered by the court, all claims and other disbursements made by the Chapter 13 Trustee prior to entry of an order confirming the Chapter 13 Plan will be paid in the order set out above. All disbursements which are in a specified monthly amount are referred to as "per mo". At the time of any disbursement, if there are insufficient funds on hand to pay any per mo payment in full, claimant(s) with a higher level of payment shall be paid any unpaid balance owed on the per mo payment plus the current per mo payment owed to that same claimant, in full, before any disbursement to a claimant with a lower level of payment. Other than the Current Post-Petition Mortgage Payments, the principal balance owing upon confirmation of the Plan on the allowed secured claim shall be reduced by the total of adequate protection payments, less any interest (if applicable), paid to the creditor by the Trustee.

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DATED: 7/31/2019

/s/ Christina Fox  
 Attorney for Debtor(s)

**UNITED STATES BANKRUPTCY COURT  
NORTHERN DISTRICT OF TEXAS  
FORT WORTH DIVISION**

IN RE: Angelo Arturo Candelas  
*Debtor*

CASE NO.

Christi L Weiss-Candelas  
*Joint Debtor*

CHAPTER 13

**CERTIFICATE OF SERVICE**

I, the undersigned, hereby certify that on July 31, 2019, a copy of the attached Chapter 13 Plan, with any attachments, was served on each party in interest listed below, by placing each copy in an envelope properly addressed, postage fully prepaid in compliance with Local Rule 9013 (g).

/s/ Christina Fox

Christina Fox  
Bar ID:24067604  
Law Office of Christina Fox  
1205 Hall Johnson  
Colleyville, Texas 76034  
(817) 519-8404

Affirm Inc xxxx3AH6 Affirm Incorporated PO Box 720 San Francisco, CA 94104	American Airlines FCU xxxxxxxxxx0010 Attn: Bankruptcy POB 619001 MD 2100 DFW Airport, TX 75261	Amerimark Premier xxxxxxxxxxxx65-04 PO Box 2845 Monroe, WI 53566-8045
Affirm Inc xxxxBO2K Affirm Incorporated PO Box 720 San Francisco, CA 94104	American Airlines FCU xxxxxxxxxx0007 Attn: Bankruptcy POB 619001 MD 2100 DFW Airport, TX 75261	Angelo Arturo Candelas 1109 Springdale Rd. Bedford, Texas 76021
Affirm Inc xxxxX98P Affirm Incorporated PO Box 720 San Francisco, CA 94104	AmeriCredit/GM Financial xxxxx9181 Attn: Bankruptcy PO Box 183853 Arlington, TX 76096	Bridgecrest xxxxxxxx1201 7300 East Hampton Avenue Suite 100 Mesa, AZ 85209
AMCOL Systems, Inc. xxxx6759 Attn: Bankruptcy PO Box 21625 Columbia, SC 29221	AmeriCredit/GM Financial xxxxx5635 Attn: Bankruptcy PO Box 183853 Arlington, TX 76096	Capital One xxxxxxxxxxxx5252 Attn: Bankruptcy PO Box 30285 Salt Lake City, UT 84130

**UNITED STATES BANKRUPTCY COURT  
NORTHERN DISTRICT OF TEXAS  
FORT WORTH DIVISION**

IN RE: Angelo Arturo Candelas  
*Debtor*

CASE NO.

Christi L Weiss-Candelas  
*Joint Debtor*

CHAPTER **13**

**CERTIFICATE OF SERVICE**  
(Continuation Sheet #1)

Capital One xxxxxxxxxxxx3750 Attn: Bankruptcy PO Box 30285 Salt Lake City, UT 84130	DATCU Credit Union xxxxxx0002 Attn: Bankrtpcy PO Box 827 Denton, TX 76202	Fingerhut xxxxxxxxxxxx6552 Attn: Bankruptcy PO Box 1250 Saint Cloud, MN 56395
Capital One Auto Finance xxxxxxxxxxxxx1001 Attn: Bankruptcy PO Box 30285 Salt Lake City, UT 84130	DATCU Credit Union xxxxxx0001 Attn: Bankrtpcy PO Box 827 Denton, TX 76202	Ginnys xxxxxxxx0630 1112 7th Avenue Monroe, WI 53566-1364
Conn's HomePlus xxxxxxxxxxxxxxxx0517 Attn: Bankruptcy Dept 3295 College Street Beaumont, TX 77701-4611	Dept of Ed / Navient xxxxxxxxxxxxxxxx0820 Attn: Claims Dept PO Box 9635 Wilkes Barr, PA 18773	Harley Davidson Financial xxxxxxxxxx1312 Attn: Bankruptcy PO Box 22048 Carson City, NV 89721
Conns xxxxx6333 Attn: Bankruptcy Department 3295 College Street Beaumont, Texas 77701-4611	Dept of Ed / Navient xxxxxxxxxxxxxxxx0105 Attn: Claims Dept PO Box 9635 Wilkes Barr, PA 18773	Internal Revenue Service xxx-xx-6924 PO Box 7346 Philadelphia, PA 19101-7346
Consumer Portfolio Svc xxxxxx4435 Attn: Bankruptcy PO Box 57071 Irvine, CA 92619	Dept of Ed / Navient xxxxxxxxxxxxxxxx0823 Attn: Claims Dept PO Box 9635 Wilkes Barr, PA 18773	K. Jordan 913 1st Avenue Chippewa Falls, WI 54729
Credit One Bank xxxxxxxxxxxx0882 ATTN: Bankruptcy Department PO Box 98873 Las Vegas, NV 89193	Discount Motors 5801 E Belknap St Fort Worth, TX 76117	Kohls/Capital One xxxxxxxxxxxx0069 Attn: Bankruptcy PO Box 30285 Salt Lake City, UT 84130
Credit Systems International, Inc xxxxx9769 Attn: Bankruptcy PO Box 1088 Arlington, TX 76004	Fingerhut xxxxxxxxxxxx4109 Attn: Bankruptcy PO Box 1250 Saint Cloud, MN 56395	Kohls/Capital One xxxxxxxxxxxx5795 Attn: Bankruptcy PO Box 30285 Salt Lake City, UT 84130

**UNITED STATES BANKRUPTCY COURT  
NORTHERN DISTRICT OF TEXAS  
FORT WORTH DIVISION**

IN RE: Angelo Arturo Candelas  
*Debtor*

CASE NO.

Christi L Weiss-Candelas  
*Joint Debtor*

CHAPTER **13**

**CERTIFICATE OF SERVICE**

(Continuation Sheet #2)

Lincoln Automotive Financial Services xxxx8575 Attn: Bankruptcy PO Box 542000 Omaha, NE 68154	Mr. Cooper xxxxxxxxx9003 Attn: Bankruptcy PO Box 619098 Dallas, TX 75261	Shellpoint Mortgage Servicing xxxxx0417 Attn: Bankruptcy PO Box 10826 Greenville, SC 29603
LVNV Funding/Resurgent Capital xxxxxxxxxxx0882 Attn: Bankruptcy PO Box 10497 Greenville, SC 29603	National Credit Adjusters, LLC xxxx7914 327 West 4th Avenue PO Box 3023 Hutchinson, KS 67504	Snap Finance 1193 W 2400 S West Valley City, UT 84119
LVNV Funding/Resurgent Capital xxxxxxxxxxx9967 Attn: Bankruptcy PO Box 10497 Greenville, SC 29603	National Credit Adjusters, LLC x5468 327 West 4th Avenue PO Box 3023 Hutchinson, KS 67504	Stoneberry xxxxxx129-2 PO Box 2820 Monroe, WI 53566-8020
Mason Easy Pay xxxxxxx76-02 PO Box 2808 Monroe, WI 53566-8008	Progressive Leasing xxxx0860 256 West Data Drive Draper, UT 84020	Synchrony Bank/Care Credit xxxxxxxxxxxx6538 Attn: Bankruptcy Dept PO Box 965060 Orlando, FL 32896
Merrick Bank/CardWorks xxxxxxxxxxxx6396 Attn: Bankruptcy PO Box 9201 Old Bethpage, NY 11804	RISE Credit xxxx2257 Attn: Bankruptcy PO Box 101808 Fort Worth, TX 76185	Synchrony Bank/Care Credit xxxxxxxxxxxx4897 Attn: Bankruptcy Dept PO Box 965060 Orlando, FL 32896
Midwest Recovery Systems xxxxxxxxxxx2196 Attn: Bankruptcy PO Box 899 Florissant, MO 63032	RISE Credit xxxx5397 Attn: Bankruptcy PO Box 101808 Fort Worth, TX 76185	US Dept of Education xxxxxxxxxxx1786 Attn: Bankruptcy PO Box 16448 Saint Paul, MN 55116
Montgomery Wards xxxxxxxxx2290 1112 7th Avenue Monroe, WI 53566-1364	Santander Consumer USA xxxxxxxxxxxxx1000 Attn: Bankruptcy PO Box 961245 Fort Worth, TX 76161	Van Ru Credit Corp xxxx9583 PO Box 30296 Chicago, IL 60630

**UNITED STATES BANKRUPTCY COURT  
NORTHERN DISTRICT OF TEXAS  
FORT WORTH DIVISION**

IN RE: Angelo Arturo Candelas  
*Debtor*

CASE NO.

Christi L Weiss-Candelas  
*Joint Debtor*

CHAPTER **13**

**CERTIFICATE OF SERVICE**

(Continuation Sheet #3)

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Wells Fargo Dealer Services  
xxxxxxxx2488  
Attn: Bankruptcy  
PO Box 19657  
Irvine, CA 92623

Wells Fargo Dealer Services  
xxxxxxxx4385  
Attn: Bankruptcy  
PO Box 19657  
Irvine, CA 92623